

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
William M Winfield  
Debtor

Case No. 18-03284-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Aug 17, 2023

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 19, 2023:**

Recip ID	Recipient Name and Address
db	+ William M Winfield, 271 Seneca Drive, Milford, PA 18337-9049
cr	+ WELLS FARGO BANK, N.A., C/O POWERS KIRN, LLC PENNSYLVANIA OFFICE, 8 NESHAMINY INTERPLEX DRIVE SUITE 215, TREVOSE, PA 19053-6980
5092951	Bank of America, FL-1-908-01-49, PO Box 317875, Tampa, Florida 33631
5092957	+ Toyota Financial Services, Bankruptcy Department PO Box 5855, 5505 N. Cumberland Ave., Suite 307, Chicago, Illinois 60656-4761

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: ECF@fayservicing.com	Aug 17 2023 18:44:00	Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
5104463	+ EDI: BANKAMER2.COM	Aug 17 2023 22:33:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5092953	+ Email/Text: esther@cbhv.com	Aug 17 2023 18:44:00	CB of the Hudson Valley, 155 N. Plank Rd., Newburgh, New York 12550-1748
5099989	EDI: CAPITALONE.COM	Aug 17 2023 22:33:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
5092952	+ EDI: CAPITALONE.COM	Aug 17 2023 22:33:00	Capital One Bank (USA), N.A., P.O. Box 71083, Charlotte, North Carolina 28272-1083
5092954	+ EDI: CITICORP.COM	Aug 17 2023 22:33:00	Citibank South Dakota, PO Box 6500, Sioux Falls, South Dakota 57117-6500
5109685	Email/PDF: resurgentbknofications@resurgent.com	Aug 17 2023 18:42:58	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5092955	Email/Text: amps@manleydeas.com	Aug 17 2023 18:43:00	Manley Deas & Kochalski LLC, 1555 Lake Shore Dr, Columbus, OH 43204
5092956	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 17 2023 18:44:00	Midland Funding, 8875 Aero Dr. STE 200, San Diego, California 92123-2255
5097637	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Aug 17 2023 18:44:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
5144937	^ MEBN	Aug 17 2023 18:35:48	U.S. Bank National Association as Legal Title Trus, Fay Servicing LLC, PO Box 814609, Dallas, TX 75381-4609
5336440	+ Email/Text: flyersprod.inbound@axisai.com	Aug 17 2023 18:44:00	U.S. Bank, NA as Legal Trustee to Truman 2016, c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619, U.S. Bank, NA as Legal Trustee to Truman, c/o Rushmore Loan Management Services 92619-2708
5336439	+ Email/Text: flyersprod.inbound@axisai.com		

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Date Rcvd: Aug 17, 2023

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Page 2 of 3  
Total Noticed: 21

		Aug 17 2023 18:44:00	U.S. Bank, NA as Legal Trustee to Truman 2016, c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708
5113877	EDI: AIS.COM		
		Aug 17 2023 22:33:00	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
5106278	+ EDI: WFFC2		
		Aug 17 2023 22:33:00	WELLS FARGO BANK N.A., 1000 BLUE GENTIAN ROAD N9286-01Y, EAGAN, MN 55121-1663
5092958	+ EDI: WFFC2		
		Aug 17 2023 22:33:00	Wells Fargo Credit Cards, P.O. Box 14517, Des Moines, Iowa 50306-3517
5092959	+ EDI: WFFC2		
		Aug 17 2023 22:33:00	Wells Fargo Home Mortgage, P.O. Box 10335, Des Moines, Iowa 50306-0335
TOTAL: 17			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	U.S. Bank National Association as Legal Title Trus, Fay Servicing LLC, PO Box 814609, Dallas, TX 75381-4609
5144938	*	U.S. Bank National Association as Legal Title Trus, Fay Servicing LLC, PO Box 814609, Dallas, TX 75381-4609

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 19, 2023      Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 17, 2023 at the address(es) listed below:

Name	Email Address
Adam Bradley Hall	on behalf of Creditor WELLS FARGO BANK N.A. amps@manleydeas.com
Emmanuel Joseph Argentieri	on behalf of Creditor U.S. Bank National Association as Legal Title Trustee for Truman 2016 SC6 Title Trust bk@rgalegal.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
Jerome B Blank	on behalf of Creditor WELLS FARGO BANK N.A. pamb@fedphe.com
Jill Manuel-Coughlin	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirn.com
Mario John Hanyon	on behalf of Creditor WELLS FARGO BANK N.A. pamb@fedphe.com, mario.hanyon@brockandscott.com

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Page 3 of 3  
Total Noticed: 21

Mark E. Moulton	on behalf of Debtor 1 William M Winfield markmoulton@moultonslaw.com staff@moultonslaw.com
Michael Joshua Shavel	on behalf of Creditor U.S. Bank National Association as Legal Title Trustee for Truman 2016 SC6 Title Trust mshavel@hillwallack.com ldejesus@hillwallack.com;lharkins@ecf.courtdrive.com;mshavel@ecf.courtdrive.com;aemberger@ecf.courtdrive.com
Thomas Song	on behalf of Creditor WELLS FARGO BANK N.A. tomysong0@gmail.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 11

**Information to identify the case:**

Debtor 1

**William M Winfield**

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1991

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:18-bk-03284-MJC

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:William M Winfield  
aka Bill M Winfield8/17/23**By the  
court:**Mark J. Conway, United States  
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**